

Setting a Minimum or Maximum Transaction Amount—Frequently Asked Questions

1. May a U.S. merchant set a minimum transaction amount to accept MasterCard® cards?

MasterCard permits any U.S. merchant to set a minimum transaction amount (not to exceed USD 10 or any higher amount established by the Federal Reserve by regulation) to accept MasterCard cards that access a credit account. MasterCard does not permit merchants to set a minimum transaction amount to accept MasterCard cards that access a debit account.

2. May a U.S. merchant that chooses to set a minimum transaction amount to accept a MasterCard card that accesses a credit account, differentiate between MasterCard issuers?

No. A merchant must not differentiate between MasterCard issuers if it chooses to set a minimum transaction amount.

3. May a U.S. merchant that accepts cards of various payment networks set a minimum transaction amount to accept a MasterCard card that accesses a credit account, but not the cards of other networks?

No. MasterCard prohibits a merchant from differentiating between MasterCard and another acceptance brand if the merchant chooses to set a minimum transaction amount.

4. May a U.S. merchant set a maximum transaction amount to accept MasterCard cards?

MasterCard permits certain merchants, specifically departments, agencies or instrumentalities of the U.S. Government, corporations owned or controlled by the U.S. Government, and merchants' whose primary business is reflected by one of the following card acceptor business codes (MCCs):

MCC 8220—Colleges, Universities, Professional Schools, and Junior Colleges

MCC 8244—Schools, Business and Secretarial

MCC 8249—Schools, Trade and Vocational

to set a maximum transaction amount to accept a MasterCard card that accesses a credit account.

5. May a U.S. merchant that sets a maximum transaction amount to accept a MasterCard card that accesses a credit account, differentiate between MasterCard issuers?

No. A merchant must not differentiate between MasterCard issuers if it chooses to set a maximum transaction amount.

6. May a U.S. merchant that accepts cards of various payment networks set a maximum transaction amount to accept a MasterCard card that accesses a credit account, but not the cards of other networks?

No. MasterCard prohibits a merchant from differentiating between MasterCard and another acceptance brand if the merchant chooses to set a maximum transaction amount.

7. Is there an alternative option for a U.S. merchant that is thinking about setting a maximum transaction amount to accept a MasterCard card?

Yes. Certain merchants may qualify to participate in the MasterCard Convenience Fee Program. This program enables education and government merchants to assess the cardholder a convenience fee when the cardholder pays with a MasterCard card. For more information about the MasterCard Convenience Fee program, merchants should contact their acquirer.

8. Where can I find the MasterCard rule that addresses minimum and maximum transaction amounts?

MasterCard Rule 5.11.3, *Minimum/Maximum Transaction Amount Prohibited*, of the *MasterCard Rules* manual sets out the MasterCard “global” rule on minimum and maximum transaction amounts. Regional variations to this rule appear in Chapter 10, “Asia/Pacific Region Rules”; Chapter 13, “Latin America and the Caribbean Region Rules”; and Chapter 15, “United States Region Rules” of the *MasterCard Rules* manual.